

1/18

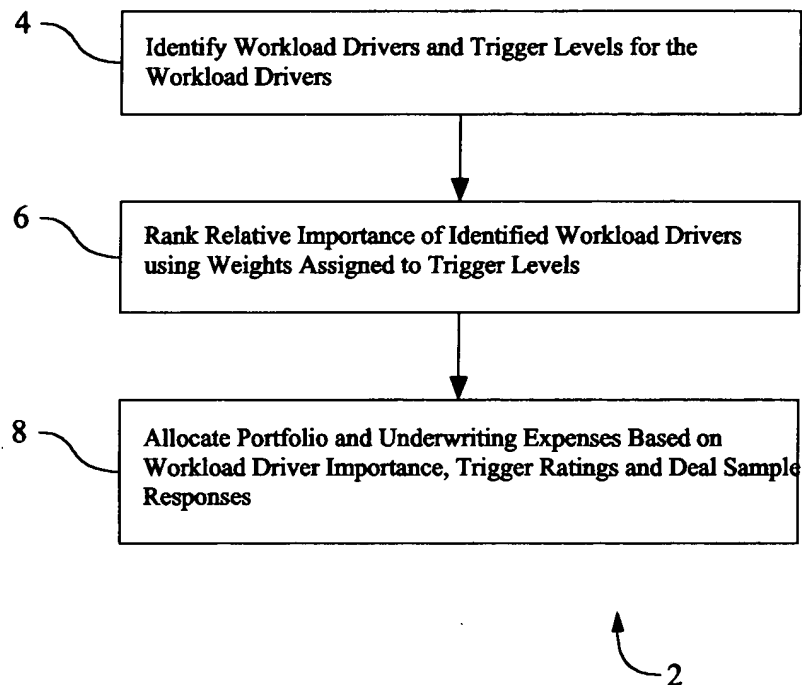


FIG. 1

2/18

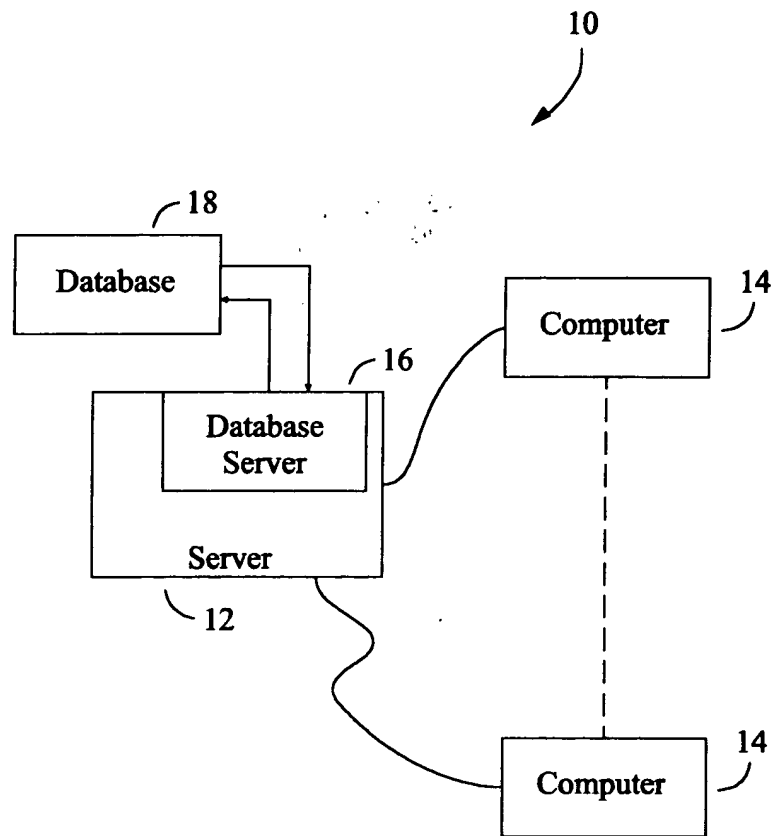


FIG. 2

3/18

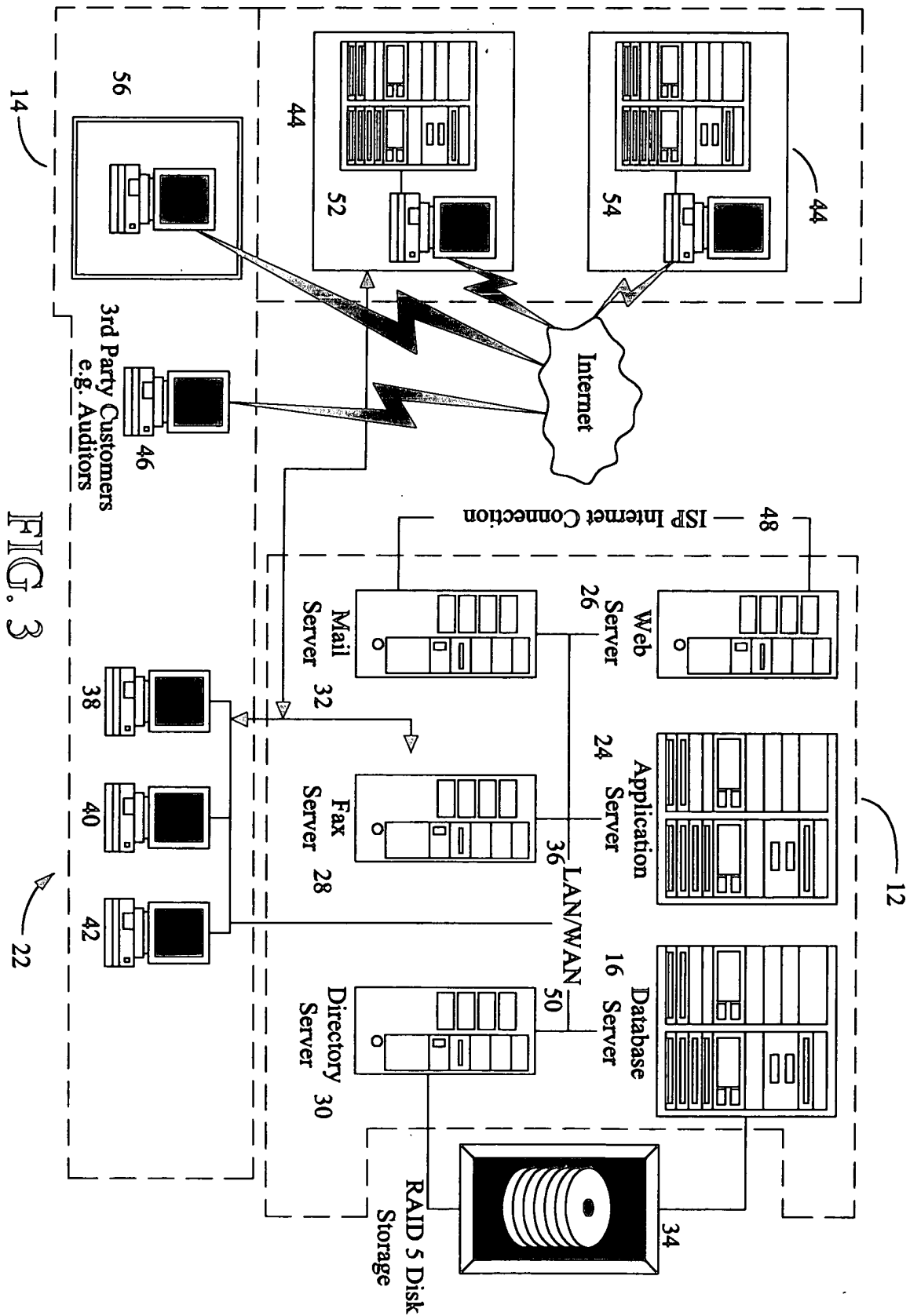


FIG. 3

4/18

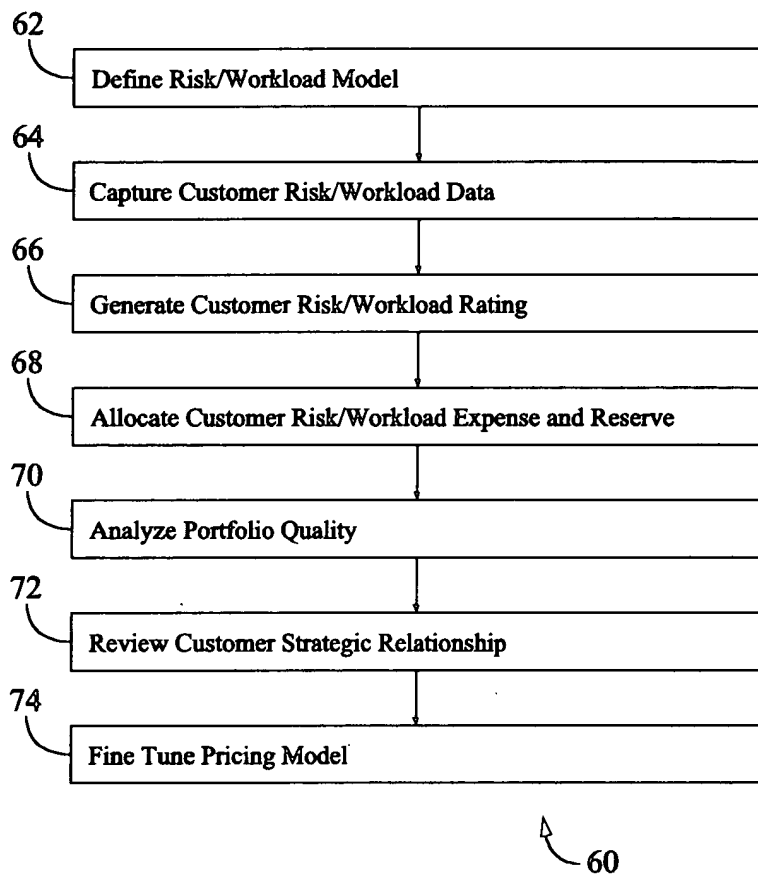


FIG. 4

5/18

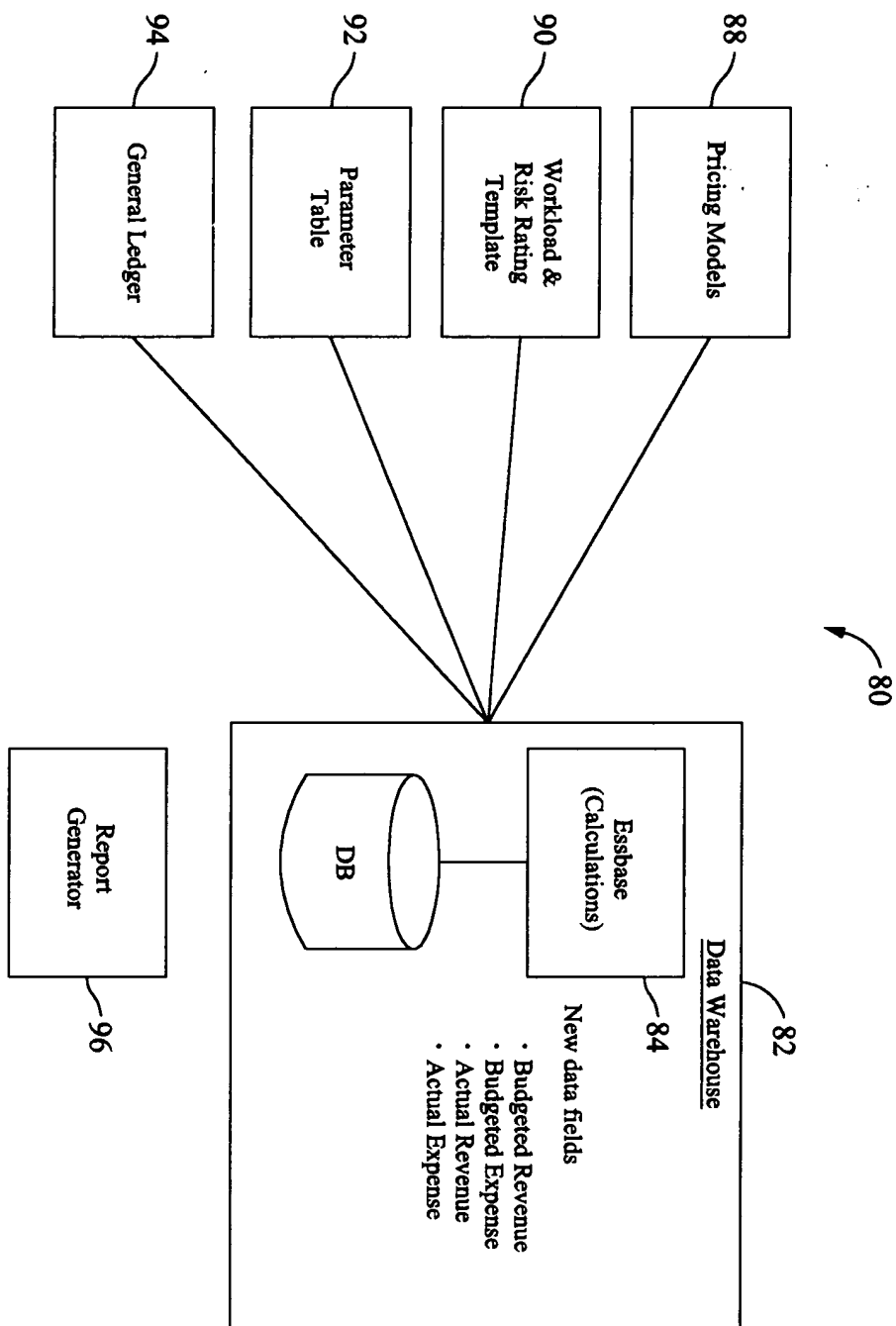


FIG. 5

6/18

**DEAL WORKLOAD DRIVER INPUTS**

CUSTOMER	Customer Name
REGION	
SALES / PORTFOLIO REP	US
U.S. or Canadian Deal	No
Cross-Sell Deal	
Cross-Sell Source	

Required Inputs: (Select Inputs From Drop Down Menus - All 11 Must be Completed)

1) What is the collateral performance?

2) What is the excess availability after trade clean-up?

3) Are the books & records (systems & processes) adequate?

4) What is the risk classification?

5) How many agings are in the borrowing base?

6) What is the frequency of borrowing?

7) What is the frequency of borrowing base reporting?

8) Is it a co-borrower structure?

9) What is the fixed charge coverage?

10) Is this a 1st time ABL borrower? (i.e., level of mgmt experience)

11) Is there an EX-IM bank guarantee?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

100

FIG. 6

7/18

<b>CUSTOMER</b>		Customer Name		Deal Category		ABL	
REGION	0			KMV Rating			
SALES / PORTFOLIO	0			Valid Inputs: AAA, AA, A, BBB, BB, B, CCC, CC, C, or D			
CASE	Total Deal Inputs			Portfolio Rollover		Valid Inputs: No or Yes	
U.S. or Canadian Deal	US	If "C", Must Convert All Inputs To US Dollars Using Current Exchange Rate					
If you have a question, please call:		Val Bernardi		8228-8548			

120

The information entered on this INPUT TAB will flow automatically into TAB's 1-4 of the model. Enter the Commitment amounts, outstanding and amortization on a total deal basis. Then enter the CF total hold amount in cell C25. The model will automatically calculate the exact CF percentage assuming the hold amount is on a pro-rata basis for all the deal tranches. If the deal is not pro-rata you will need to override the formulas in the CF percentage column and enter the actual percentage to be held for each deal tranche.

REVOLVER (Less L/Cs)	Commitment Amount	CF Percentage %	Term (Months)	Index CP	Index Rate	Adder	Fixed (F)/ Variable (V)
TERM A	0	0.00%	0	CP	0.00%	0.00%	V
TERM B	0	0.00%	0	CP	0.00%	0.00%	V
TERM C	0	0.00%	0	CP	0.00%	0.00%	V
TERM D	0	0.00%	0	CP	0.00%	0.00%	V
CAPEX	0	0.00%	0	CP	0.00%	0.00%	V
360 Day Adder	Y						
L/C FACILITY	0	0.00%	0		Rate: 0.00%		
PREFERRED STOCK	0		0		Coupon: 0.00%		

CF HOLD AMOUNT 0 Do not include any Preferred Stock in this CF hold amount since the model assumes it will all be held by CF.

	Revolver	Term A	Term B	Term C	Term D	CAPEX	Pref Stock	L/Cs
Commitment Fee	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Closing Fee	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Unused Line Fee	0.00%							
Audit Fees Recovered (Y/N)	Y							
Legal Expense	0							
Annual Fees	0							
One Time Payments	0							
Collection Days	0							
		Avg Annual Collections	0					

FIG. 7A

Fig. 7B

Fig. 7C-->

8/18

AVERAGE OUTSTANDING									
	YR. 1	YR. 2	YR. 3	YR. 4	YR. 5	YR. 6	YR. 7	YR. 8	
REVOLVER	0	0	0	0	0	0	0	0	0
L/C	0	0	0	0	0	0	0	0	0
CAPEX	0	0	0	0	0	0	0	0	0

AMORTIZATION SCHEDULE									
Frequency: <input type="checkbox"/> Monthly <input type="checkbox"/> Amort for the Preferred Stock Investment will automatically be entered as a bullet maturity. Manually change if necessary									
(Monthly, Quarterly, Biannual, Annual)	YR. 1	YR. 2	YR. 3	YR. 4	YR. 5	YR. 6	YR. 7	YR. 8	
TERM A	0	0	0	0	0	0	0	0	0
TERM B	0	0	0	0	0	0	0	0	0
TERM C	0	0	0	0	0	0	0	0	0
TERM D	0	0	0	0	0	0	0	0	0
PREFERRED STOCK	0	0	0	0	0	0	0	0	0

The outplacement amounts below are automatically calculated assuming CF is agenting the deal. If the deal is a participation transaction then the amounts in the "Amount Placed" column will need to be replaced with zeros. The Fee Rate and Fee Skin percentages must always be entered manually.

OUTPLACEMENT ASSUMPTIONS			
	Amount Placed	Fee Rate	Rate Skin
REVOLVER (Less L/Cs)	0	0.00%	0.00%
TERM A	0	0.00%	0.00%
TERM B	0	0.00%	0.00%
TERM C	0	0.00%	0.00%
TERM D	0	0.00%	0.00%
CAPEX	0	0.00%	0.00%
L/C FACILITY	0	0.00%	0.00%

<p>Note:</p> <p>Fee Rate = CF's Skin on the Closing/Commitment Fee</p> <p>Rate Skin = CF's Skin on the Adder</p>
--

Fig. 7A

Fig. 7C-->

FIG. 7B



9/18

Fig. 7A

Alternate Pricing #1		Alternate Pricing #2	
Index	Adder	Index	Adder
CP	0.00%	CP	0.00%
CP	0.00%	CP	0.00%
CP	0.00%	CP	0.00%
CP	0.00%	CP	0.00%
CP	0.00%	CP	0.00%
CP	0.00%	CP	0.00%

INPUT Rates (from WSJ)

US Prime	0.00%
LIBOR	0.00%
CP	0.00%
U.S. Treasury (*)	0.00%
Canadian Prime	0.00%
Canadian BA(**) (From Fin	0.00%

Section In WSJ you will find rates:

WSJ-Money Rates/Prime Rate  
 WSJ-Money Rates/One Month Rate  
 WSJ-Money Rates/30 Day - H15 CP Rate  
 WSJ-Bond Market Data Bank - Yields  
 WSJ-Money Rates/Foreign Prime Rates

(\*) To enter a Fixed Rate tranche of debt into the model:

- Input "Treasury" in the Index column
- Look up in the WSJ the current yield on U.S. Treasury Notes whose maturity is the closest to the maturity (or avg. life) of the fixed tranche of debt.
- Update the GECC Money Cost rates in calls V12 thru V21

Since the return on Preferred Stock is fixed, you must update the GECC Money Cost rates.

(\*\*) For CDBA deduct 10Bpt from the Money cost rate

Fig. 7B

A "Call Finance" message in this area means the amortization amounts entered do not add up to the total commitment. Ignore only if the remaining amount is assumed to be a bullet payment due at the end of term or if the full commitment amount is a bullet payment. If the total commitment has only one term loan and it is a bullet payment, change the amortization frequency to "Annual" and input the full payment in the appropriate year.

FIG. 7C

10/18

CUSTOMER		Customer Name
REGION	0	
SALES / PORTFOLIO	0	
CASE	Fully Funded - Post Syndication	
U.S. or Canadian Deal	US	
Equity Deals Exit Multiple	0	
Deal Category	ABL	
KMV Rating	0	
Portfolio	0	

REVOLVER (Less L/Cs)	Commitment Amount	Term (Months)	Index	Rate	Adder	Fixed (F)/ Variable (V)
TERM A	0	0	CP	0.00%	0.00%	V
TERM B	0	0	CP	0.00%	0.00%	V
TERM C	0	0	CP	0.00%	0.00%	V
TERM D	0	0	CP	0.00%	0.00%	V
CAPEX	0	0	CP	0.00%	0.00%	V
360 Day Adder	Y					
L/C FACILITY	0	0	Rate:	0.00%		
PREFERRED STOCK	0	0	Coupon:	0.00%		
WARRANTS Value:	0	0	Multiple:	0.0		
COMMON STOCK INVEST	0	0	Multiple:	0.0		
Warrants - Only IRR:	N/A	Common Stock - Only IRR:	N/A	0.0	Capital Gain:	0

FEES		Revolver	Term A	Term B	Term C	Term D	CAPEX	Pref Stock	L/Cs
Commitment Fee	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Closing Fee	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Unused Line Fee	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Audit Fees Recovered (Y/N)	Y								
Legal Expense	0								
Annual Fees	0								
One Time Payments	0								
Collection Days	0								

SECURITIZATION CONTRIBUTED VALUE	YR. 1	YR. 2	YR. 3	YR. 4	YR. 5	YR. 6	YR. 7	YR. 8
SECURITIZATION OPERATING EXPENSES	0	0	0	0	0	0	0	0

FIG. 8A

Fig. 8C --->

Fig. 8B

11/18

AVERAGE OUTSTANDING									
	YR. 1	YR. 2	YR. 3	YR. 4	YR. 5	YR. 6	YR. 7	YR. 8	
REVOLVER	0	0	0	0	0	0	0	0	0
L/C	0	0	0	0	0	0	0	0	0
CAPEX	0	0	0	0	0	0	0	0	0

AMORTIZATION SCHEDULE									
Frequency: (Monthly, Quarterly, Biannual, Annual)	Monthly								
	YR. 1	YR. 2	YR. 3	YR. 4	YR. 5	YR. 6	YR. 7	YR. 8	
TERM A	0	0	0	0	0	0	0	0	0
TERM B	0	0	0	0	0	0	0	0	0
TERM C	0	0	0	0	0	0	0	0	0
TERM D	0	0	0	0	0	0	0	0	0
PREFERRED STOCK	0	0	0	0	0	0	0	0	0

ALTERNATE PRICING ASSUMPTIONS									
0 = Standard Pricing	1 = Alternate Pricing #1				2 = Alternate Pricing #2				
	YR. 1	YR. 2	YR. 3	YR. 4	YR. 5	YR. 6	YR. 7	YR. 8	
TERM A	0	0	0	0	0	0	0	0	0
TERM B	0	0	0	0	0	0	0	0	0
TERM C	0	0	0	0	0	0	0	0	0
TERM D	0	0	0	0	0	0	0	0	0
PREFERRED STOCK	0	0	0	0	0	0	0	0	0

OUTPLACEMENT ASSUMPTIONS			
Amount Placed	Fee Rate	Rate Skim	
REVOLVER (Less L/Cs)	0.00%	0.00%	
TERM A	0.00%	0.00%	
TERM B	0.00%	0.00%	
TERM C	0.00%	0.00%	
TERM D	0.00%	0.00%	
CAPEX	0.00%	0.00%	
L/C FACILITY	0.00%	0.00%	

Fig. 8A

140

Fig. 8C

FIG. 8B

12/18

Total Commitment	0	Weighted Term (in Months)	#DIV/01
ANI	#DIV/01	Weighted Term (in Years)	#DIV/01
Total Net Income	(151,125)	Average Annual Net Income	#DIV/01
Total Contributed Value	0	Average Annual Contributed Value	#DIV/01
CV%	#DIV/01	Combined Utilization (Revolver - L/C)	#DIV/01
ROI	#DIV/01	Utilization % (Cap Ex Line)	N/A
ROE (High L/C Usage or Sec.)	N/A		
<b>TOTAL DEAL FEE BREAKOUT</b>			
Net Interest Income	0	Weighted Syndication Fee Rate	N/A
Collection Days	0	Unused Fees	0
L/C Fees	0	All Other Fees	0

Alternate Pricing #1		Alternate Pricing #2	
Index	Adder	Index	Adder
CP	0.00%	CP	0.00%
CP	0.00%	CP	0.00%
CP	0.00%	CP	0.00%
CP	0.00%	CP	0.00%
CP	0.00%	CP	0.00%
CP	0.00%	CP	0.00%

Fig. 8A

<b>Rates:</b>			
US Prime	0.00%		
LIBOR	0.00%		
CP	0.00%		
Treasury	0.00%		
Canadian Prime	0.00%		
Canadian BA (From Finance)	0.00%		
GE Money Cost			
Revolver	0.00%		
Term A	0.00%		
Term B	0.00%		
Term C	0.00%		
Term D	0.00%	Preferred Stock	0.00%
CAPEX	0.00%	Common Stock	0.00%

Fig. 8B

FIG. 8C

13/18

DEAL SUMMARY	Customer Name									
	Expected Case - Post Syndication									
	Yr.1	Yr.2	Yr.3	Yr.4	Yr.5	Yr.6	Yr.7	Yr.8	TOTAL	AN% #DIV/01
REVOLVER BALANCE	0	0	0	0	0	0	0	0	0	#DIV/01
TERM A BALANCE	0	0	0	0	0	0	0	0	0	#DIV/01
TERM B BALANCE	0	0	0	0	0	0	0	0	0	#DIV/01
TERM C BALANCE	0	0	0	0	0	0	0	0	0	#DIV/01
TERM D BALANCE	0	0	0	0	0	0	0	0	0	#DIV/01
CAPEX BALANCE	0	0	0	0	0	0	0	0	0	#DIV/01
PREFERRED STOCK	0	0	0	0	0	0	0	0	0	#DIV/01
COMMON STOCK	0	0	0	0	0	0	0	0	0	#DIV/01
TOTAL INVESTMENT	0	0	0	0	0	0	0	0	0	#DIV/01
AVERAGE L/C	0	0	0	0	0	0	0	0	0	#DIV/01
INCOME										
Interest Income (Total)	0	0	0	0	0	0	0	0	0	#DIV/01
Revolver	0	0	0	0	0	0	0	0	0	#DIV/01
Term A	0	0	0	0	0	0	0	0	0	#DIV/01
Term B	0	0	0	0	0	0	0	0	0	#DIV/01
Term C	0	0	0	0	0	0	0	0	0	#DIV/01
Term D	0	0	0	0	0	0	0	0	0	#DIV/01
CAPEX	0	0	0	0	0	0	0	0	0	#DIV/01
Outplacement	0	0	0	0	0	0	0	0	0	#DIV/01
Dividends	0	0	0	0	0	0	0	0	0	#DIV/01
Collection Days	0	0	0	0	0	0	0	0	0	#DIV/01
L/C Fees	0	0	0	0	0	0	0	0	0	#DIV/01
Commitment Fees	0	0	0	0	0	0	0	0	0	#DIV/01
Closing Fee	0	0	0	0	0	0	0	0	0	#DIV/01
Outplacement Fee	0	0	0	0	0	0	0	0	0	#DIV/01
Unused Line Fees	0	0	0	0	0	0	0	0	0	#DIV/01
Annual Fees	0	0	0	0	0	0	0	0	0	#DIV/01
Additional Payments	0	0	0	0	0	0	0	0	0	#DIV/01
Securitization CV	0	0	0	0	0	0	0	0	0	#DIV/01
Warrant Realization	0	0	0	0	0	0	0	0	0	#DIV/01
Common Stock	0	0	0	0	0	0	0	0	0	#DIV/01
TOTAL INCOME	0	0	0	0	0	0	0	0	0	#DIV/01

FIG. 9A

Fig. 9B

FIG. 9B

15/18

Account Manager Name:

Account Name:

	Account #1	Account #2	Account #3	Account #4	Account #5	Account #6	Account #7	Account #8
<b>Workload - Collateral Monitoring</b>								
Frequency of Reporting	▼	▼	▼	▼	▼	▼	▼	▼
Frequency of Borrowing	▼	▼	▼	▼	▼	▼	▼	▼
Number of Agings	▼	▼	▼	▼	▼	▼	▼	▼
Co-Borrower Structure	▼	▼	▼	▼	▼	▼	▼	▼
# of Inventory Locations	▼	▼	▼	▼	▼	▼	▼	▼
<b>Workload - Customer Requests</b>								
ABL Experience (within Last 12 mos.)	▼	▼	▼	▼	▼	▼	▼	▼
Monthly Time Required For Account Strategy	▼	▼	▼	▼	▼	▼	▼	▼
Number of WAM's/Other Requests (Incl. Line Inc.) Per Quarter	▼	▼	▼	▼	▼	▼	▼	▼
<b>Risk</b>								
Excess Availability	▼	▼	▼	▼	▼	▼	▼	▼
Fixed Change Coverage (LTM)	▼	▼	▼	▼	▼	▼	▼	▼
Quality Of Books & Records	▼	▼	▼	▼	▼	▼	▼	▼
Assessment Of Management	▼	▼	▼	▼	▼	▼	▼	▼
Base of Liquidation	▼	▼	▼	▼	▼	▼	▼	▼
Structure (Within/Outside of Policy 5.0; Conservative w/ Boot Collateral)	▼	▼	▼	▼	▼	▼	▼	▼
<b>Total Workload Time Allocation - All Accounts</b>								
Collateral Monitoring (% of time per quarter)								
Customer Requests (% of time per quarter)								
Other								
Total Time	100%	100%	100%	100%	100%	100%	100%	100%

Fig. 10

16/18

Region	Acct. Mgr.	Deal	Coll. Monitoring	Client Reqs.	Workload	Risk	Work/ Risk
E	Smith	Steel Co.	2.45	0.80	1.90	2.50	Mod/High
MW	Jones	Paper Co.	2.55	1.30	2.13	2.03	High/High
S	White	Drug Co.	2.00	0.50	1.50	0.60	Mod/Low
W	Black	Lumber Co.	2.00	1.00	1.67	1.80	Mod/Mod

220

FIG. 11



17/18

## Strategic Relationship Review

Fig. 12B  
 --->

Customer Name: \_\_\_\_\_  
 Maturity Date: \_\_\_\_\_

Goals	Specific Objectives
<b>Customer Visitation</b> Determine Visitation Schedule & Objectives	. . . .
<b>Senior Management Contact</b> Determine senior management calling strategy & objectives.	. . . .
<b>Value Added Services</b> Plans for cross selling other GE / GE Capital products & services.	. . . .
<b>Opportunities For Performance Based Pricing</b> Determine whether a performance based pricing strategy is appropriate.	. . . .
<b>Flexibility In Structure / Reporting</b> Determine whether increased flexibility is warranted due to improved financial & collateral performance.	. . . .
<b>Incremental CV\$</b> Identify opportunities to generate incremental CV\$ through WAM fees, contract extensions & incremental new business.	. . . .
<b>Responsiveness</b> Outline customer requirement & establish objectives to meet/exceed expectation.	. . . .
<b>Retention Strategy</b> Understand customer CTQ's & develop strategy to retain customer.	. . . .

### Overall Performance Rating

Did Not Meet                      Met                      Exceeded  
Expectations                      Expectations                      Expectations  
 1                      2                      3                      4                      5

FIG. 12A

18/18

Fig. 12A  
←

Account Manager: \_\_\_\_\_

Date: \_\_\_\_\_

	Achievements	Assessment*

\*Performance Assessment Is The Responsibility Of The  
Region Manager & Portfolio Manager With Input From The  
SCO Where Appropriate.

240  
↖

FIG. 12B